

Information to identify the case:

Debtor 1	<u>Juan C Perez</u>	Social Security number or ITIN	xxx-xx-2153
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-20742-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Juan C Perez

8/25/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan C Perez
 Debtor

Case No. 17-20742-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 37

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db
 516847323 Juan C Perez, 116 Stelling Ave, Maywood, NJ 07607-2127
 516847324 Accu Reference Medical Lab, 1901 E Linden Ave Unit 4, Linden, NJ 07036-1195
 516847324 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244
 516847329 Chase Auto Finance, PO Box 9010076, Ft Worth, TX 76101-2003
 516847330 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 516847331 Comenity Capital Bank/Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
 516847332 Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
 516847334 Dental Excellence Group, 70 Washington Ave, Dumont, NJ 07628-3637
 516847337 Diversified Consultants, PO Box 1117, Charlotte, NC 28201-1117
 516847338 EOS CCA, PO Box 981002, Boston, MA 02298-1002
 516847339 GC Servicing Limited Partnership, 6330 Gulfton St, Houston, TX 77081-1108
 516847341 LMG Medical Group, LLC, 136 N Washington Ave Ste 201, Bergenfield, NJ 07621-1776
 516847340 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 516847343 Maria V. Gonzalez, 116 Stelling Ave, Maywood, NJ 07607-2127
 516847347 NJ Higher Education, PO Box 548, Trenton, NJ 08625-0548
 516847348 Phelan, Halinan, Diamond & Jones, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516847349 Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 516847351 Specialized Loan Services, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 516847352 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 516847353 Sunrise Medical Laboratories, PO Box 9070, Hicksville, NY 11802-9070

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2017 22:29:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 25 2017 22:29:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516847326 EDI: CINGMIDLAND.COM Aug 25 2017 22:28:00 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104
 516847325 EDI: RMCB.COM Aug 25 2017 22:28:00 American Medical Collection Agency,
 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
 516847327 EDI: CAPITALONE.COM Aug 25 2017 22:28:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516847328 EDI: MERRICKBANK.COM Aug 25 2017 22:28:00 Carson Smithfield, LLC, 225 W Station Square Dr,
 Pittsburgh, PA 15219-1174
 516847333 EDI: RCSFNBMARIN.COM Aug 25 2017 22:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 516847335 EDI: DISCOVER.COM Aug 25 2017 22:28:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850-5316
 516847336 E-mail/Text: bankruptcy.bnc@ditech.com Aug 25 2017 22:29:27 Ditech Financial, LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 516847342 EDI: TSYS2.COM Aug 25 2017 22:28:00 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
 516847344 EDI: MERRICKBANK.COM Aug 25 2017 22:28:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516847345 EDI: MID8.COM Aug 25 2017 22:28:00 Midland Credit Management, Inc.,
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 516847346 E-mail/Text: electronicbkydocs@nelnet.net Aug 25 2017 22:29:33 Nelnet, PO Box 82561,
 Lincoln, NE 68501-2561
 516847354 EDI: RMSC.COM Aug 25 2017 22:28:00 SYNCCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 516847350 EDI: SWCR.COM Aug 25 2017 22:28:00 Southwest Credit Systems,
 4120 International Pkwy # 1100, Carrollton, TX 75007-1958
 516847355 EDI: WTRRN BANK.COM Aug 25 2017 22:28:00 TD Bank USA/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 516847356 EDI: VERIZONEAST.COM Aug 25 2017 22:28:00 Verizon, 500 Technology Dr Ste 300,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 37

Date Rcvd: Aug 25, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Cassandra C. Norgaard on behalf of Debtor Juan C Perez cnorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Charles A. Stanziale, Jr. on behalf of Trustee Charles A. Stanziale, Jr.
cstanziale@mccarter.com, slipstein@mccarter.com;nj06@ecfcbis.com
Charles A. Stanziale, Jr. cstanziale@mccarter.com, slipstein@mccarter.com;nj06@ecfcbis.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for
Deutsche Alt- A Securities, Inc. Mortgage Pass Through Certificates Series 2006-AR1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5